

<b>FORM B1</b> <b>(12/03)</b>		<b>UNITED STATES BANKRUPTCY COURT</b> <b>WESTERN DISTRICT OF NEW YORK</b>		<b>Voluntary Petition</b>																
Name of debtor (if individual, enter Last, First, Middle): <b>Verost, Cathy Ann</b>		Name of Joint Debtor (Spouse)(Last, First, Middle) ,																		
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																		
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all 0861		Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all:																		
Street Address of Debtor (No. & Street, City, State, & Zip Code) 2750 Drum Road Middleport, New York 14105		Street Address of Joint Debtor (No. & St., City, State & Zip Code)																		
County of Residence or of the Principal Place of Business: Niagara		County of Residence or of the Principal Place of Business:																		
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																		
Location of Principal Assets of Business Debtor (if different from street address above):																				
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																				
<b>Venue:</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																				
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304- Case ancillary to foreign proceeding																		
<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business  <b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. ' 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. ' 1121(e)(Optional)		<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(e). See Official Form No. 3.																		
<b>Statistical/Administrative Information</b> (estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.				THIS SPACE IS FOR COURT USE ONLY																
Estimated Number of Creditors                      1-15                      16-49                      50-99                      100-199                      200-999                      1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																				
Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>					\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million		\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million												
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<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>													

Form Published by: Law Disks, 734 Franklin Avenue, Garden City, NY 11530 www.lawdisks.com

<b>Voluntary Petition</b> (This page must be completed and filed in every case.)		Name of Debtor(s): Cathy Ann Verost,		<b>FORM B1, Page 2</b>
<b>Prior Bankruptcy Case Filed Within the last 6 Years</b> (if more than one, attach additional sheet.)				
Location Where filed: None		Case Number:		Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)				
Name of Debtor: None		Case Number:		Date Filed:
District:		Relationship:		Judge:
<b>Signatures</b>				
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If the petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  <div style="margin-top: 20px;"> X /s/ Cathy Ann Verost  <hr style="border: 0; border-top: 1px solid black; margin: 2px 0;"/> Cathy Ann Verost, Debtor </div> <div style="margin-top: 20px;"> X  <hr style="border: 0; border-top: 1px solid black; margin: 2px 0;"/> , Joint Debtor </div> <div style="margin-top: 20px;"> <hr style="border: 0; border-top: 1px solid black; margin: 2px 0;"/> Telephone Number (If not represented by attorney)  Date: 5/2/05 </div>		<b>Exhibit A</b> (To be completed if the Debtor is required to file periodic reports (e.g., forms 10K and 10Q with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.  <b>Exhibit B</b> (To be completed if Debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter.  <div style="margin-top: 20px;"> X /s/ T. Gregory Dale  <hr style="border: 0; border-top: 1px solid black; margin: 2px 0;"/> T. Gregory Dale, Attorney for Debtor(s) </div> <div style="text-align: right; margin-top: -10px;"> Date 5/2/05 </div> <b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made part of this petition. <input checked="" type="checkbox"/> No.		
<b>Signature of Attorney</b>  <div style="margin-top: 20px;"> X /s/ T. Gregory Dale  <hr style="border: 0; border-top: 1px solid black; margin: 2px 0;"/> Signature of Attorney for Debtor(s)  Print below: Attorney Name, Firm, Address, Telephone No:  T. Gregory Dale   309 W. Center St., P.O. Box 27  Medina, NY 14103  (585) 798-4200   Date: 5/2/05 </div> <div style="margin-top: 20px;"> <b>Signature of Debtor (Corporation/Partnership)</b>          I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.           The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  <div style="margin-top: 10px;"> X  <hr style="border: 0; border-top: 1px solid black; margin: 2px 0;"/> Signature of Authorized Individual   <hr style="border: 0; border-top: 1px solid black; margin: 2px 0;"/> Printed Name of Authorized Individual   <hr style="border: 0; border-top: 1px solid black; margin: 2px 0;"/> Title of Authorized Individual   <hr style="border: 0; border-top: 1px solid black; margin: 2px 0;"/> Date </div> </div>		<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.  <div style="margin-top: 20px;"> <hr style="border: 0; border-top: 1px solid black; margin: 2px 0;"/> Printed Name of Bankruptcy Petition Preparer   <hr style="border: 0; border-top: 1px solid black; margin: 2px 0;"/> Social Security Number   <hr style="border: 0; border-top: 1px solid black; margin: 2px 0;"/> Address   Name and Social Security Numbers of all other individuals who prepared or assisted in preparing this document:   If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.   <div style="margin-top: 20px;"> X  <hr style="border: 0; border-top: 1px solid black; margin: 2px 0;"/> Signature of Bankruptcy Petition Preparer </div> <div style="text-align: right; margin-top: -10px;"> Date </div> </div> <div style="margin-top: 20px;">         A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. ' 110; 18 U.S.C. ' 156.           [Publisher's Note: This form is NOT intended to be used by nonattorney bankruptcy-petition preparers: Schedules do not contain all disclosures required for use by nonattorney bankruptcy-petition preparers.]       </div>		

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In re: Cathy **Ann** Verost,  
Debtor(s)

Case No: \_\_\_\_\_  
Chapter: \_\_\_\_\_

**Exhibit C to Voluntary Petition**

1. Identify and briefly describe all real and personal property owned by or in possession of the debtor that, to the best of the debtor=s knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary).

N/A

2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety (attach additional sheets if necessary).

N/A

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In re: Cathy **Ann** Verost,  
Debtor(s)

Case No:

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from schedules A, B, C, D, E, F, G, H, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED	NO. SHEETS	ASSETS	LIABILITIES	OTHER
A Real Property	Yes	1	\$40,000.00		
B Personal Property	Yes	2	\$12,208.00		
C Property Claimed as Exempt	Yes	1			
D Creditors Holding Secured Claims	Yes	1		\$62,460.00	
E Creditors Holding Unsecured Priority Claims	Yes	2		\$ 0.00	
F Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$35,290.62	
G Executory Contracts and Unexpired Leases	Yes	1			
H Codebtors	Yes	1			
I Current Income of Individual Debtor(s)	Yes	1			\$ 680.00
J Current Expenditures of Individual Debtor(s)	Yes	2			\$1,708.00
Total number of sheets in all Schedules >		15			
Total Assets >			\$52,208.00		
Total Liabilities >				\$97,750.62	

SCHEDULE A- REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the third column labeled "Husband, Wife, Joint or Community." if the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C—Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSB WIFE JOINT COM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1617 Franklin Street, Olcott, New York 14126	Wife of Owner	H	40,000	31386
			\$40,000.00	TOTAL

## SCHEDULE B— PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C— Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G— Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTION OF ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on Person	W	8
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.				0
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			0
4. Household goods and furnishings, including audio, video, and computer equipment.	X			0
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			0
6. Wearing apparel.		2750 Drum Road, Middleport, New York 14105	W	200.00
7. Furs and jewelry.	X			0
8. Firearms and sports, photographic, and other hobby equipment.	X			0
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			0
10. Annuities. Itemize and name each issuer.	X			0
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			0
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			0
13. Interests in partnerships or joint ventures. Itemize.	X			0
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			0
15. Accounts receivable.	X			0
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			0

In re: Cathy Ann Verost , Debtor(s) Case No:

17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			0
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			0
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			0
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			0
21. Patents, copyrights, and other intellectual property. Give particulars.	X			0
22. Licenses, franchises, and other general intangibles. Give particulars.	X			0
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Ford Mustang	W	12,000.00
24. Boats, motors, and accessories.				0
25. Aircraft and accessories.	X			0
26. Office equipment, furnishings, and supplies.	X			0
27. Machinery, fixtures, equipment, and supplies used in business.	X			0
28. Inventory.	X			0
29. Animals.	X			0
30. Crops— growing or harvested. give particulars.	X			0
31. Farming equipment and implements.	X			0
32. Farm supplies, chemicals, and feed.	X			0
33. Other personal property of any kind not already listed. Itemize.	X			0
___ continuation sheets attached			Total:	\$12,208.00

Include amounts from any continuation sheets attached.  
Report also on Summary of Schedules.

SCHEDULE C— PROPERTY CLAIMED AS EXEMPT

Debtor(s) elect(s) the exemption to which the debtor(s) is entitled under:

☐ 11 U.S.C. §522(b)(1) Federal exemptions provided in 11 U.S.C. §522(d). Note: these exemptions are available *only in certain states*.  
☒ 11 U.S.C. §522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local laws where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180 day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law. Specifically, debtor selects the exemptions of the state of: \_\_\_New York

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
2750 Drum Road, Middleport, New York 14105	CPLR 5205	200.00	200.00
Cash on Person	Debtor & Creditor 283	8	8



## SCHEDULE D— CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and the last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H— Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," in the column labeled "Husband, Wife, Joint or Community" (Abbreviated: H,W,J,C).

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is Disputed, place an "X" in the column labeled Disputed. You may need to place an X in more than one of these three columns.

Report the total of all claims listed on this Schedule D in the box labeled "Total" on the last sheet of the completed Schedule. Report this total also on the Summary of Schedules.

Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	H W J C	Date Claim Was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion If Any
Capital One Auto Finance 62062165285341001 P.O. Box 85016 Richmond, VA 23285		J	2002 Ford Mustang 2/03-12,000				15537	0
GMAC Mortgage Corporation 304460082 3451 Hammond Ave. Waterloo, IA 50702		J	Incurred 7/1993, House loan, secured by 1617 Franklin St., Olcott, NY 14126				31386	8614
People First Finance, LLC P.O. Box 660068 Sacramento, CA 95866		J	2002 Mustang (same vehicle, this creditor shows up as lienholder on title, so included) 2/03-12,000				15537	0
							\$62,460.00	TOTAL

(Report total also on Summary of Schedules)

## SCHEDULE E— CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and the last four digits of the account number, if any, of all entities holding priority claims against the debtor or property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity in the appropriate schedule of creditors, and complete Schedule HC Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an X in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case.**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. ' 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. ' 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. ' 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. ' 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family or household use, that were not delivered or provided. 11 U.S.C. ' 507(a)(6).

☐ **Alimony, Maintenance or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance or support, to the extent provided in 11 U.S.C. ' 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. ' 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. ' 507(a)(9).

\* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced after the date of adjustment.

Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	H W J C	Date Claim Was Incurred, and Consideration for Claim	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Total Amount of Claim	Amount Entitled to Priority
None							0	
							0	
							\$ 0.00	TOTAL

(Report total also on Summary of Schedules)

## SCHEDULE F— CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address,, including zip code, and the last four digits of any account number of all entities holding unsecured claims without priority against the debtor or property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. . Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use continuation sheets.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity in the appropriate schedule of creditors, and complete Schedule H— Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "HWJC" for "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "CONTINGENT." If the claim is unliquidated, place an "X" in the column labeled "UNLIQUIDATED." If the claim is disputed, place an "X" in the column labeled "DISPUTED." You may need to place an X in more than one of these three columns. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also in the Summary of Schedules.

Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	H W J C	Date Claim Was Incurred  And Consideration for Claim  If Claim is Subject to Setoff, so State	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Amount  of Claim
NYSEG 593201100560009 P.O. Box 5550 Ithaca, New York 14852-5550		W	August 2004 - utilities				283.92
Radiology Association of Buffalo 28873637644347 P.O. Box 1333 Buffalo, New York 14240-1333		H	Medical Services, October 2004				15.00
Buffalo General - Billing Department 500602557 P.O. Box 711943 Cincinnati, OH 45271-0001		W	Telephone Services - December 2004				13.63
Buffalo General - Billing Department 500602706 P.O. Box 711943 Cincinnati, OH 45271-0001		W	Television Services - December 2004				17.80
UB School of Dental Medicine 500161 3435 Main Street, Building 32 Buffalo, New York 14214-3008		W	Dental Services; 5/04				1,577.00
Niagara Mohawk, c/o Mercantile Adjustment Bureau, LLC 3941312100 P.O. Box 9315A Rochester, New York 14604		W	Collection Agency for Nagara Mohawk; 10/04-Electric Power				619.27

North Shore Agency, Inc. 043620000968 P.O. Box 8901 Westbury, NY 11590-8901		W	Collection Agency; consumer goods, 5/04				39.90
nAtional Consumer Marketing, c/o North Shore Agency, Inc. 043200003515 P.O. Box 8901 Westbury, NY 11590-8901		W	Collection Agency for National Consumer Marketing; 4/04, consumer goods				75.56
MCI, c/o Park Dansan 04933258 113 W 3rd Ave., PO Box 248 Gastonia, NC 28053-0248		W	Collection Agency for MCI Communications; 4/04, telephone services				224.98
Monogram Credit Card Bank of Georgia, c/o Sharinn & Lipshie, PC 1790137 200 Garden City Plaza, Suite 506 Garden City, NY 11530		W	Attorneys for Monogram Credit Card Bank of Georgia; 5/01, consumer debt				785.25
CBCS 34480299 P.O. Box 163250 Columbus, OH 43216-3250		W	Collection Agency for Cingular Wireless; 11/03, telephone services				294.85
Household Credit Services 5440458011598300 P.O. Box 17051 Baltimore, MD 21297-1051		W	Credit Card; 1/04; consumer goods				753.14
James E. Hohensee, M.D. 3888 P.O. Box 678 Wilson, New York 14172		W	Medical Services; 3/03				86.94
Norbert J. Szymula, M.D., P.C. A3-0386 115 Professional Parkway Lockport, New York 14094		W	Medical Services; 5/03				54.10
Buffalo General Hospital G8197840 726 Exchange St., Suite 300 Buffalo, New York 14210		W	Medical Services; 12/04				250.00
Catholic Charities of Buffalo 11440 525 Washington Street Buffalo, New York 14203-1711		H	Counseling services; 7/03				404.42
Allan P. McCarty, Esq. P.O. Box 273, Ellicott Station Buffalo, New York 14205		W	Collection Agency for Allied Publishers Service; 12/03- consumer goods				376.24
Horwitz, Frankel & Ilecki 2205043 2696 Sheridan Drive Tonawanda, New York 14150		W	Collection Agency for Cornerstone Community FCU; 5/01; consumer goods				448.10
Horwitz, Frankel & Ilecki 22050460 2696 Sheridan Drive Tonawanda, New York 14150		W	Loan from Cornerstone Community FCU; 7/02; consumer goods				2695.52

Discover Financial Services 601100284952 P.O. Box 15316 Wilmington, DE 19850		W	Credit Card;2/93, consumer goods				9140.00
Discover Financial Services 601129887498 P.O. Box 15316 Wilmington, DE 19850		W	Revolving Credit;10/02, consumer goods				3546.00
Capital ONE Bank 486236220468 P.O.Box 85015 Richmond, VA 23285		W	Revolving Credit; 5/02, consumer goods				3023.00
Cornerstone Community FCU 634040040000001 6485 South Transit Road Lockport, New York 14094-6331		W	Installment Loan, 7/02, consumer goods				2624.00
First Niagara Bank 454510057641 55 East Avenue Lockport, New York 14094		W	Revolving Credit; 12/96; consumer goods				1025.00
Wal-Mart 603220319179 P.O. Box 103027 Roswell, GA 30076		W	Revolving Credit; 7/02; consumer goods				1013.00
FNANB - Circuit City 1727204060224266 225 Chastain Meadows Court Kennesaw, GA 30144		W	Revolving Credit; 8/97; consumer goods				998.00
Wal-Mart 6032203191790137 P.O. Box 103027 Roswell, GA 30076		W	Revolving Credit; 7/02, consumer goods				683.00
First USA Bank 441711607642 900 North Market Street Wilmington, DE 19801		W	Revolving Credit; consumer goods, 2/02				589.00
IC System 423702844 P.O. Box 64378 St. Paul, MN 55164		W	Telephone Service - Collection Agency for Sprint PCS;11/02, telephone services				280.00
Capitol One Auto Finance 62062165285341001 P.O. Box 85016 Richmond, VA 23285		J	01/2002, do not know what this is for, showed up on credit report				3354
TOTAL >							\$35,290.62

(Report total also on Summary of Schedules)

In re: Cathy Ann Verost , Debtor(s) Case No:

**SCHEDULE G— EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e, "Purchaser," "Agent" etc. State whether the debtor is lessor or lessee of a lease.

Provide the name and complete mailing address of all other parties to each lease or contract described.

NOTE: a party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Name and Mailing Address, including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State Whether Lease is for Nonresidential real property. State Contract Number of any Government Contract
None	

SCHEDULE H— CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signors. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse in this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of the case.

Name and Address of Codebtor	Name and Address of Creditor
Gregory S. Verost 1617 Franklin St. Olcott, NY 14126	GMAC MOrtgage Corporation 3451 Hammond Ave. Waterloo, IA 50701
Gregory S. Verost 1617 Franklin St. Olcott, NY 14126	Capitol One Auto Finance P.O Box 85016 Richmond, VA 23285



## SCHEDULE I— CURRENT INCOME OF INDIVIDUAL DEBTORS

The column labeled "spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	Dependents of Debtor and Spouse	
Married-Separated	RELATIONSHIP Amanda Draper, daughter; Krystal Verost, daughter	AGE 14 & 11
EMPLOYMENT:	Debtor	Spouse
Occupation, Name of Employer:	None - Disability	
How long employed:		
Address of employer:		

**INCOME** (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions  
(Pro rate if not paid monthly)

Estimated monthly overtime

SUBTOTAL

**LESS PAYROLL DEDUCTIONS**

a. Payroll taxes and Social Security

b. Insurance

c. Union dues

d. Other (Specify:)

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business/profession/farm (attach statement)

Income from real property

Interest and dividends

Alimony, maintenance, or support payments payable to the debtor for the debtor's use or that of the dependents listed above

Social security or other governmental assistance Specify:

Pension or retirement income

Other monthly income (Specify): Disability

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME

DEBTOR	SPOUSE
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
680.00	
\$ 680.00	\$ 0.00

\$ 680.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document.

# **SCHEDULE J— CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family.

Prorate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.

[ ] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent, home mortgage, or mobile-home lot rent	Are real estate taxes included? Yes _____ No <u>X</u> ____	300.00
	Is property insurance included? Yes _____ No <u>X</u> ____	
Utilities Electricity and heating fuel		50.00
Water and sewer		0
Telephone		0
Other utilities:		0
Home Maintenance, repairs, upkeep		0
Food		100.00
Clothing		0
Laundry, dry cleaning		0
Medical and dental expenses		50.00
Transportation (not including car payments)		40.00
Recreation, clubs, entertainment, newspapers, magazines		0
Charitable contributions		0
Insurance (not deducted from wages or inc. in mortgage pmt)	Homeowner's or renter's	0
Life		0
Health		0
Auto		140.00
Other insurance:		0
Taxes (not deducted from wages or included in home mortgage) Specify:		0
Installment payments (in Chapters 12 and 13, do not list payments to be included in the plan)		
Auto payment:		428.00
Other payment: credit cards		600
Alimony, maintenance, and support paid to others		0
Payments for support of additional dependents not living at the debtor's home		0
Regular expenses from operation of business, profession, or farm (attach detailed statement)		0
Other expenses:		0
TOTAL MONTHLY EXPENSES (report also on Summary of Schedules)		\$1,708.00

In re: Cathy Ann Verost , Debtor(s) Case No:

[For CHAPTER 12 and 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A.. Total projected monthly income	\$ _____
B. Total projected monthly expenses	\$ _____
C. Excess income ( A minus B)	\$ _____
D. Total amount to be paid into plan each _____ (Interval)	\$ _____

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date 5/2/05

Signature: /S/ Cathy Ann Verost

Date 5/2/05

Signature: /S/  
(In joint case, both debtors must sign)

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#### DECLARATION UNDER PENALTY ON BEHALF OF A CORPORATION

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that I declare that they are true and correct to the best of my knowledge, information and belief.

Date \_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
(Print or type the name of individual signing for debtor)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

-----  
*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§152 and 3571.

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In re: Cathy Ann Verost,

Debtor(s)

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under Chapter 12 or Chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, must also complete Questions 19-25. Each question must be answered. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

Definitions

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self employed.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor, general partners of the debtor and their relatives; corporations of which the debtor is an officer, director or person in control; officers, directors, and owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

2005: 4,600; 2004: 19,525.00; 2005: Disability; 2004 & 2003: Briody Nursing Home  
2003: 22,665.14

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment trade or profession, or operation of the debtor's business during the two years immediately preceding the commencement of the case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

AMOUNT SOURCE

[X] NONE

3. Payments to creditors

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must state payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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☒ NONE

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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☒ NONE

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT/AGENCY AND LOCATION	STATUS OR DISPOSITION
Cornerstone Community Federal Credit Union vs. Cathy Verost	Debt Collection	Lockport City Court	Pending

b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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☒ NONE

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at foreclosure sale, transferred through a deed in lieu of foreclosure or returned to a seller within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE, SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	---	--------------------------------------

☒ NONE

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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☒ NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME, LOCATION OF COURT, CASE TITLE AND NUMBER	DATE OF ORDER	DESCRIPTION, VALUE OF PROPERTY
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☒ NONE

#### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------	--------------	-------------------------------

☒ NONE

#### 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES, AND IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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☒ NONE

#### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR, IF OTHER THAN DEBTOR	AMOUNT OF MONEY, OR DESCRIPTION AND VALUE OF PROPERTY
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☒ NONE

#### 10. Other transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE; RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Gregory S. Verost; 1617 Franklin St., Olcott, NY 14126; husband	4/2004	1617 Franklin St., Olcott, no value received, worth \$40,000, subject to \$31,386 mortgage

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, saving, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations and brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT; AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	---------------------------------------

☒ NONE

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER INSTITUTION	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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☒ NONE

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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☒ NONE

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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☒ NONE

#### 15. Prior address of debtor

If the debtor has moved within two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
1617 Franklin Street, Olcott, NY 14126	Cathy Verost	

#### 16. Spouses and Former Spouses

If the debtor resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

☒ NONE

#### 17. Environmental Information

For the purposes of this question, the following definitions apply:

An "Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or materials into the air, land, soil, surface water, groundwater, or other medium, including but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

A "Site" means any location, facility, or property as defined by any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including but not limited to, disposal sites.

A "Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and , if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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☒ NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	--	----------------	----------------------

☒ NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
--	---------------	--------------------------

☒ NONE

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.



If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

	TAXPAYER			BEGINNING AND ENDING
NAME	I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	DATES
<input checked="" type="checkbox"/> NONE				

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. ' 101.

NAME	ADDRESS
<input checked="" type="checkbox"/> NONE	

The following questions [numbers 19 - 25] are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation, a partner, other than a limited partner, of a partnership; a sole proprietor, or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

Questions 19 to 25 Not Applicable - Omitted, unless separate pages attached.

\* \* \* \* \*

[To be completed by individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 5/2/05

Signature: /S/ Cathy Ann Verost

Date 5/2/05

Signature: /S/

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571.*

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In re: Cathy **Ann** Verost,  
Debtor(s)

Case No:

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

- a. Property to be Surrendered.

Description of Property

Creditor's name

None

- b. Property to Be Retained.

[Check any applicable statement]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2003 Ford Mustang	People First Finance, LLC			x
2003 Ford Mustang (same vehicle)	Capital One Auto Finance			X

Date 5/2/05

Signature: /S/ Cathy **Ann** Verost

Date 5/2/05

Signature: /S/

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In re           Cathy **Ann** Verost,  
Debtor(s)

Case No:

DISCLOSURE OF COMPENSATION UNDER 11 U.S.C. 329  
AND BANKRUPTCY RULE 2016(b)

I certify that I am the attorney for the above named debtor and that the compensation paid or agreed to be paid to me for services rendered or to be rendered in behalf of the debtor in or in connection with a case under title 11 of the United States Code, such payment or agreement having been made after one year before the date of the filing of the petition, is as follows:  
\$500\_\_\_ paid, \$\_\_\_0\_\_\_ to be paid, that the source of the compensation paid was \_\_\_debtor\_\_\_, and that the source of the compensation agreed to be paid is \_\_\_n/a\_\_\_.

I have not agreed to share this compensation with any other person. (If appropriate) The details of such sharing or agreement to share are as follows (except that no such details are required of any agreement for sharing of the compensation with a member or regular associate of the attorney's law firm): n/a

Date: 5/2/05

/S/ T. Gregory Dale

\_\_\_\_\_  
Attorneys for Debtor(s)

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Capital One Auto Finance  
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Richmond, VA 23285

Capital One Bank  
P.O.Box 85015  
Richmond, VA 23285

Capitol One Auto Finance  
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Richmond, VA 23285

Catholic Charities of Buffalo  
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Buffalo, New York 14203-1711

CBCS  
P.O. Box 163250  
Columbus, OH 43216-3250

Cornerstone Community FCU  
6485 South Transit Road  
Lockport, New York 14094-6331

Discover Financial Services  
P.O. Box 15316  
Wilmington, DE 19850

Discover Financial Services  
P.O. Box 15316  
Wilmington, DE 19850

First Niagara Bank  
55 East Avenue  
Lockport, New York 14094

First USA Bank  
900 North Market Street  
Wilmington, DE 19801

FNANB - Circuit City  
225 Chastain Meadows Court  
Kennesaw, GA 30144

GMAC Mortgage Corporation  
3451 Hammond Ave.  
Waterloo, IA 50702

Horwitz, Frankel & Ilecki  
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Tonawanda, New York 14150

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Household Credit Services  
P.O. Box 17051  
Baltimore, MD 21297-1051

IC System  
P.O. Box 64378  
St. Paul, MN 55164

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P.O. Box 678  
Wilson, New York 14172

MCI, c/o Park Dansan  
113 W 3rd Ave., PO Box 248  
Gastonia, NC 28053-0248

Monogram Credit Card Bank of Georgia, c/o  
Sharinn & Lipshie, PC  
200 Garden City Plaza, Suite 506  
Garden City, NY 11530

National Consumer Marketing, c/o North  
Shore Agency, Inc.  
P.O. Box 8901  
Westbury, NY 11590-8901

Niagara Mohawk, c/o Mercantile Adjustment  
Bureau, LLC  
P.O. Box 9315A  
Rochester, New York 14604

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Lockport, New York 14094

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Westbury, NY 11590-8901

NYSEG  
P.O. Box 5550  
Ithaca, New York 14852-5550

People First Finance, LLC  
P.O. Box 660068  
Sacramento, CA 95866

Radiology Association of Buffalo  
P.O. Box 1333  
Buffalo, New York 14240-1333

UB School of Dental Medicine  
3435 Main Street, Building 32  
Buffalo, New York 14214-3008

Wal-Mart  
P.O. Box 103027  
Roswell, GA 30076

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